

t s11/6,k/1-58

11/6,K/1 (Item 1 from file: 15)
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02403368 115926488

****USE FORMAT 9 FOR FULL TEXT****

Empowerment, attribution and apologising as dimensions of service recovery
An experimental study
1998
WORD COUNT: 8480

...TEXT: independent of pre-service failure perceptions and will depend only on what happens at the time of recovery. Service firms cannot rely on a good record or past heroics to keep customers satisfied when service failures occur. In other words, favourable...wrong leg amputated?

The correct atonement decision will probably depend on the nature of the service failure and the resultant "loss" the customer has suffered. However, regardless of what or who is responsible for the service failure, service providers are encouraged to apologise even if they cannot offer any tangible compensation.

To summarise: the results of this study provide guidelines for incorporating service recovery as part...

11/6,K/2 (Item 2 from file: 15)
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02205596 77135037

****USE FORMAT 9 FOR FULL TEXT****

Loss control & safety: Agents to the rescue!
Aug 6, 2001 LENGTH: 2 Pages
WORD COUNT: 936

...TEXT: the client assumes management over loss control and safety programs within three years. After this time, the agency monitors the program, Mr. Dwyer said.

"The only way to be effective is if they take...

... writing safety manuals and covering risks from agriculture to real estate, noted Doris Burns, safety service manager for Grace/Mayer.

"Loss control can be presented to the client and put on the table, but there is...

... no overnight fix." Rampart deals with a large number of nursing home accounts, managing workers' compensation claims to reduce losses, he noted.

The agency employs specialists to minimize a worker's...

11/6,K/3 (Item 3 from file: 15)
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02178963 73995177

****USE FORMAT 9 FOR FULL TEXT****

Tending the generous heart: Mandatory pro bono and moral development
Winter 2001 LENGTH: 50 Pages
WORD COUNT: 16819

...TEXT: volunteer, or who are so inclined. Perhaps tapping the non-serving population of lawyers would compensate for any loss in service from an "overjustification effect." Overall delivery might even rise with more

lawyers drafted into service...175 This, combined with students' humility about their own skills, could produce overcompensation in extra time and effort.

The track record so far dilutes some of the apprehensions about law school pro bono programs that might...

11/6,K/4 (Item 4 from file: 15)
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02014470 52852694

USE FORMAT 9 FOR FULL TEXT

Interorganizational ethics: Standards of behavior
Apr 2000 LENGTH: 15 Pages
WORD COUNT: 9491

...TEXT: penalties. Such protective documents as confidentiality agreements and agreements not to compete are costly and time consuming to execute, monitor, and enforce.

In most companies, particularly those with a high technological or design component or...A's chief competitor was a subsidiary.

A, without the profit justification for providing exemplary service of various types to that customer was incurring an outright loss in providing that level of service to the customer. Had A redirected those efforts to other market opportunities, it could have created compensating profits. A finally withdrew from the account. The grocery chain, faced with the withdrawal of...

11/6,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01990404 50474417

USE FORMAT 9 FOR FULL TEXT

Access to physicians' services for vulnerable Medicare beneficiaries
Winter 1999/2000 LENGTH: 16 Pages
WORD COUNT: 8864

...TEXT: in response to a payment reduction, proponents of demand inducement contend that physicians will increase service volumes to compensate for lost income. Empirical research on physician responses to price changes has yielded mixed results. Studies of...the odds that patients on anticoagulant therapy would be managed more appropriately (i.e., be monitored with prothrombin time tests).

Unlike primary care services and AMI treatment, the main effects of vulnerable group variables...

11/6,K/6 (Item 6 from file: 15)
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01908970 05-59962

USE FORMAT 9 FOR FULL TEXT

Users decry big MCI/Sprint deal
Oct 11, 1999 LENGTH: 2 Pages
WORD COUNT: 806

...TEXT: both companies and said neither one is good.

During the frame-relay outage, Ruralnet1.com lost its T1 service from MCI WorldCom, and negotiations are under way for a suitable refund. Meanwhile, the company's subscribers use Sprint lines for local access. But

"every time you call Sprint for service, you get a recording saying it is experiencing heavy call volume. Neither company runs customer service the way I...

11/6,K/7 (Item 7 from file: 15)
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01824121 04-75112

USE FORMAT 9 FOR FULL TEXT

Evaluating midrange UPS systems
May 1999 LENGTH: 5 Pages
WORD COUNT: 2673

...TEXT: off. This is unnecessarily cumbersome. In addition, the event log, on which all events are recorded, is rather primitive. It simply records the time, date, and type of event. All other vendors let you screen through the log by... The graphics and the multibrand support do indeed offset the limited functionality. However, they cannot compensate for the unstable software. On a Windows NT 4.0 workstation, PowerAlert consistently became a rogue service: it could not be shut down manually (even through the control panel) and it devoured every spare cycle of the CPU...

11/6,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01667437 03-18427

USE FORMAT 9 FOR FULL TEXT

Fleet management: Focus on the bottom line
Jul 1998 LENGTH: 3 Pages
WORD COUNT: 1583

...TEXT: car makers - were forced to roll back prices to compete. The result was an all-time record new vehicle sales year of over 722,000.

But the immutable law of the motor...

...s "whole-of-life" costs, renewal of registrations, insurance management, providing cost-effective repair and service facilities - even to supplying replacement vehicles when one goes down. The customer leasing a vehicle selects the residual percentage and term of lease and nominates...

... fleet turns out cheaper to run and the resales are higher, it sends you a refund. If a car does more than the nominated kilometres, the contract is adjusted to the...

11/6,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00948461 95-97853

USE FORMAT 9 FOR FULL TEXT

Neely Gardner and the State Fund experience: 25 years after a large-scale OD intervention
Summer 1994 LENGTH: 28 Pages
WORD COUNT: 10073

...TEXT: effort is properly published, though perhaps abbreviated, and therefore made a part of our permanent record. It was an exciting, ground-breaking undertaking at the time and, in my view, remains so today. The second imperative is to discover what has...

... the Fund in the two decades since the intervention. Since we do have a good record of what was intended and what was done at the time, it would be fascinating to discover what 'took' over the 20 years.

Neely Gardner's... they need to regain their health and to return to their jobs. Part of this **service** is **compensation** for wages lost during the period of recuperation. In each of these three services the key to successful...

11/6,K/10 (Item 10 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00772365 94-21757

USE FORMAT 9 FOR FULL TEXT

The asset-based borrower can survive the workers' compensation crisis
Sep/Oct 1993 LENGTH: 4 Pages
WORD COUNT: 2595

...TEXT: areas of the risk management function to which this corrective action is warranted: risk financing, **loss** prevention, cost containment/claims management, and broker/agent's **service** .

RISK FINANCING

Even with prudent **loss** -prevention procedures employed, there will always be workers' **compensation** claims. Thus, it is paramount that the optimal risk-financing program be implemented to finance...and typically begins with precertification of a hospital stay for an initial specified length of **time** . The RN then works with the physician to **monitor** the length of stay and determine if other alternatives to hospitalization are available, such as... are best qualified to execute the designated program. Additionally, the broker/agent should augment the **service** providers' efforts in the **loss** control and claims administration areas. Finally, the agent/broker should monitor the program's effectiveness...

... remedial action and ongoing communication with the ABD/client. Services typically provided by a full- **service** broker/agent include:

- * Risk/exposure assessment;
- * Actuarial **loss** forecasts;
- * Retention limit/loss limit determination;
- * Risk-financing program design;
- * Limits analysis;
- * Cost allocation program...

... increase) between three percent and eight percent of premium, it is apparent that the full- **service** agent/broker is providing these professional services at a **loss** . To ensure the continuation of these professional services, the company should consider a fee-based remuneration arrangement that adequately **compensates** the broker/agent. A number of states are in the process of reforming their workers...

11/6,K/11 (Item 11 from file: 15)
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00758238 94-07630

USE FORMAT 9 FOR FULL TEXT

Making workers' comp painless for public entities
Aug 1993 LENGTH: 6 Pages
WORD COUNT: 4292

ABSTRACT: According to the Social Security Administration, health care

costs associated with workers' **compensation** claims increased an average of 14.4%. For managers of public entities, the burden to...

... of controlling costs. New claim management modalities are in order as the nature of workers' **compensation** continues to evolve. The employer increasingly becomes an active participant in the claim management process ...

... risk manager should focus on the methods by which the claim administrator will achieve lower **loss** costs. In selecting insurers or claims **service** vendors, the risk manager should consider the organizational design of the insurers'-TPA's claim...

...TEXT: claim management technician and the managed care vendor should also be working in tandem in **monitoring** the medical delivery process. At given points in **time**, when medical treatment issues become a point of conflict between the treating physician and the...

11/6,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00691840 93-41061

USE FORMAT 9 FOR FULL TEXT

Usings

Mar 1993 LENGTH: 87 Pages
WORD COUNT: 43457

...TEXT: government exploits some productive attribute or capacity of private property for state-mandated service, then **compensation** was not due in Mugler because--while there was certainly a taking--there was no using. Nor was **compensation** due for Reinman's livery stable(189) or for Hadacheck's brick factory,(190) each of which had been shut **down** but not impressed into any state **service**. Nor was it due for Miller's cedar trees,(191) felled but not conscripted into...town by-law granting life tenancy to tenants who had (occupied condominium unit continuously since **time** prior to **recording** of master condominium deed).

301. Of course, once a sufficient period has elapsed after imposition...

11/6,K/13 (Item 13 from file: 15)
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00596039 92-11212

USE FORMAT 9 FOR FULL TEXT

Protecting OSHA from "Reform"

Feb 1992 LENGTH: 6 Pages
WORD COUNT: 4074

...TEXT: laws they need. They need more people; they need more money." The Engineering and Safety **Service** makes health and safety recommendations to insurance companies that write **loss** -control and workers' **compensation** policies for business.

"To tell OSHA, 'Here's 8,000 more things you ought to...

...complaints from affected employees.

* Promulgate standards on various health and safety issues, including chemical-exposure **monitoring**, ergonomic hazards, and medical surveillance, within specified **time** frames.

* Establish a "special-emphasis" inspection program to target high-risk industries and operations.

OTHER...

11/6,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00538983 91-13327
USE FORMAT 9 FOR FULL TEXT
Sales Force Management: Output vs. Input
Feb 1991 LENGTH: 2 Pages
WORD COUNT: 1270

...TEXT: be their output -- the dollars and sales volume they generate --or should salespeople also be **compensated** for their input, things like the energy, skills, and knowledge they invest in their work; the quality of their customer **service** ; their sheer professionalism?

For most sales managers, it boils **down** to an either-or question: Which is better -- management based on output or management based...listen and observe. It also calls on these managers to commit sizable blocks of their **time** to **monitoring** and coaching, a process that inevitably involves subjective judgments to some degree.

Still, the input...

11/6,K/15 (Item 1 from file: 16)
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10083383 Supplier Number: 86471523 (USE FORMAT 7 FOR FULLTEXT)
Selecting a travel management company. (2001 Business Travel Buyer's Handbook).
April 30, 2001
Word Count: 6738

... 8. How are travelers notified of flight changes?
9. What is the procedure for processing **refunds** on unused airline tickets? What reports are provided? Is there a cost associated with this **service** ?
10. How are **lost** tickets handled?
K. Policy controls: How far is the agency willing to go to help...
vision for servicing your account.
Criteria might include:
a. Telephone response and call-back time
b . Accuracy of tickets, invoices and records
c . Traveler satisfaction as measured by surveys
d. Timelines and accuracy of management info
e. Use...

11/6,K/16 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

09137259 Supplier Number: 79588936 (USE FORMAT 7 FOR FULLTEXT)
Nice Work If You Get It.(election underway for the head of the Teamsters union; James P. Hoffa vs. Tom Leedham)
Oct 15, 2001
Word Count: 1704

... top officials, according to TDU.
The lucky 199 Teamsters earning \$100,000 is an all- **time** high. That breaks the **record** of 191 in 1991, according to TDU.
The study of LM-2 financial reports and...

...the multiple salaries because of the hard work involved in keeping the Teamsters going. Broken **down** , Mack earns the rate for an experienced United Parcel **Service** driver plus 15 percent for his Local 70 post, \$24,000 for a part-time...

...Joint Council 7, plus a small salary for his International work. All told, Mack was **compensated** \$208,740 last year, ranking 21st on the salary list.

"I'm not crying poor...

11/6,K/17 (Item 3 from file: 16)
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08893390 Supplier Number: 77107274 (USE FORMAT 7 FOR FULLTEXT)
Loss Control & Safety: Agents To The Rescue!(independent insurance agents who provide risk management services aid insurance industry and clients)(Brief Article)
August 6, 2001
Word Count: 993

... the client assumes management over loss control and safety programs within three years. After this time , the agency **monitors** the program, Mr. Dwyer said.

"The only way to be effective is if they take...

...safety manuals and covering risks from agriculture to real estate, I noted Doris Burns, safety **service** manager for Grace/Mayer.

" **Loss** control can be presented to the client and put on the table, but there is...

...no overnight fix." Rampart deals with a large number of nursing home accounts, managing workers' **compensation** claims to reduce losses, he noted.

The agency employs specialists to minimize a worker's...

11/6,K/18 (Item 4 from file: 16)
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08682592 Supplier Number: 75209960 (USE FORMAT 7 FOR FULLTEXT)
Lesson 155: Service Level Agreements.(Industry Trend or Event)
June 1, 2001
Word Count: 2049

... providers who violate the terms of their contracts. Generally, these come as credits against future **service** .

In addition to **refunds** for lost time or poor performance, penalties for SLA violations should also consider the impact of a...

...enterprise's business. It is, for instance, unreasonable for a service provider to offer a **refund** just for a specified amount of time lost when an enterprise suffers financial loss because...

...network SLAs on the fly, just like the service provider itself.
SLA tools should also **monitor** and manage an SLA's metrics in real time , rather than providing mere historical views of past performance.
Jim Carr, senior editor, can be...

11/6,K/19 (Item 5 from file: 16)
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08137933 Supplier Number: 67936373 (USE FORMAT 7 FOR FULLTEXT)
ENTREPRENEUR'S COMPLETE GUIDE TO SOFTWARE.
Nov, 2000
Word Count: 2139

... be sure to ask providers about service level agreements, which outline guarantees of "uptime" (available **service**) as well as **refund**

policies for any revenue **loss** directly resulting from downtime. Check out our chart of ASPs for examples of the key...s name to an hourglass icon, and it starts timing," she says. "I can literally **record** to the second the amount of **time** I spend on each project."

It's only appropriate that a person in virtual services...

11/6,K/20 (Item 6 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

08116623 Supplier Number: 67645608 (USE FORMAT 7 FOR FULLTEXT)
**PRODUCTS & SERVICES: eBenX Exchange allows consolidated medical
billing.(Brief Article)**
Nov 6, 2000
Word Count: 1765

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...a new Internet-based service from GAB Robins North America Inc. Two levels of ClientTelligent **service** are available from GAB Robins, a Parsippany, N.J.-based **loss** adjuster and third-party administrator. ClientTelligent Pro lets users view and print loss analysis reports and instantly assign claims. ClientTelligent Plus adds to those capabilities real- **time** access to claims information, allowing users to **monitor** the entire life cycle of a claim. Plus users can review, update and manage their...

...as a broker, there is no charge for the online service it provides; it is **compensated** on a commission basis. So far, MoreBenefits has signed up more than 100 insurers nationwide...

11/6,K/21 (Item 7 from file: 16)
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07523536 Supplier Number: 63065311 (USE FORMAT 7 FOR FULLTEXT)
Supreme Court ruling seen as tough loss for employers.(Brief Article)
June 26, 2000
Word Count: 783

... began when Roger Reeves, a 57-year-old employee of Columbus, Miss.-based Sanderson Plumbing, **lost** his job as supervisor in 1995 after 40 years of **service**. The company said Mr. Reeves had failed to keep accurate **time records**. Mr. Reeves claimed he had been fired because of his age and filed suit under...

...Mr. Reeves' favor, and a federal court in Mississippi awarded more than \$100,000 in **compensatory** and other damages.

A 5th U.S. Circuit Court of Appeals panel ruled last April...

11/6,K/22 (Item 8 from file: 16)
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06930953 Supplier Number: 58549967 (USE FORMAT 7 FOR FULLTEXT)
IT pressures ASPs to give better SLAs.(Company Operations)
Jan 10, 2000
Word Count: 1981

... experts warn, higher-level SLAs go only so far. While ASPs may be willing to **refund** fees if they fail to meet agreed-upon **service** levels, none is likely to reimburse customers for **lost** time, revenue and customer goodwill when business cannot be conducted because an ASP failed. Therefore ...

...SLAs to cover application performance metrics, such as response times.

Although USi doesn't continuously monitor application response time performance, Sunburst and USi work jointly when performance issues arise. For the first six months...

11/6,K/23 (Item 9 from file: 16)
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06183548 Supplier Number: 54067288 (USE FORMAT 7 FOR FULLTEXT)
American Express Finds and Refunds More than \$2.5 Million in 'Lost' Electronic Tickets with New Service for Corporations.
March 10, 1999
Word Count: 697

American Express Finds and Refunds More than \$2.5 Million in 'Lost' Electronic Tickets with New Service for Corporations.
... refunds. In the first four months of in-market trials, American Express' new Ticket TRAX service identified and refunded more than \$2.5 million in lost electronic tickets for 47 corporate clients.
"Ticket TRAX offers corporate travel managers peace of mind...

...Ticket TRAX could save \$200,000 a year.
Ticket TRAX offers companies the only full-service solution to recapturing this lost money. "Ticket TRAX offers American Express Business Travel customers a unique advantage," added Baumann. "Other electronic ticket refund services may identify unused tickets and send reminders to travelers or travel agents to initiate refunds, but only Ticket TRAX takes care of the entire process -- without adding hidden costs in employee time or agency overhead."

The Ticket TRAX system logs a record of all electronic tickets booked by a corporation's employees through American Express Travel. Then ...

11/6,K/24 (Item 10 from file: 16)
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05208449 Supplier Number: 47944838 (USE FORMAT 7 FOR FULLTEXT)
SAFETY Pays Its Own Way
Sept, 1997
Word Count: 3684

... to comply with requirements.
KNOW YOUR HAZARDS

According to Chris Smith, director of workers' compensation loss control at Firemen's Fund, more service centers and other businesses are realizing that effective prevention begins with analyzing injury and illness data to identify the leading causes of injuries and workers' compensation-related losses. "It might be nice to have a program that covers hazards from A...

...to analyze historical loss data and concentrate loss control and risk management in these [high-loss] areas.'

Firemen's Fund data show that service centers generally incur the greatest losses from such injuries as cuts and lacerations related to...and regulatory agencies. A Wausau Insurance study of nearly 2,000 workers' compensation claims involving lost workdays in the service center industry during the late 1980s and early 1990s illustrates the impact of these soaring...

...that injuries suffered by lifting and handling material accounted for 31% of the total workers' compensation costs stemming from those 2,000 claims. Struck-by injuries accounted for 12% of total...and illness. An average of 5.78 nonfatal occupational injuries and illness per 100 full-time workers was recorded by firm's under standard industrial (SIC) code 505 (metal and minerals wholesaler trade) between...

11/6,K/25 (Item 11 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

03933250 Supplier Number: 45686614 (USE FORMAT 7 FOR FULLTEXT)
Slow Down, Sit Back & Relax
July 24, 1995
Word Count: 1561

... past year, more than 50% of spending growth was financed by installment debt, an all- time record , ' Donald Straszheim, chief economist at Merrill Lynch, wrote in a recent report. 'Consumers are leveraged...below what they were for the same months last year - except for April which was down about 8%.'

He places the blame on the Internal Revenue Service 's unprecedented tax refund holdback and several other new payments affecting wealthier taxpayers. With April behind us, he thinks...

11/6,K/26 (Item 12 from file: 16)
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02862933 Supplier Number: 43855334 (USE FORMAT 7 FOR FULLTEXT)
MNX proposes to spin off intermodal unit
May 24, 1993
Word Count: 565

... Mark VII of a portion of its shares prior to the spin-off distribution.

One- time charges of \$6.4 million have been recorded to write down assets that no longer are deemed essential to the strategy of both...

...because of increased volume and improved margins.

Truckload results were hurt by adjustments for workers compensation and accident losses, totaling \$3.2 million. The truck line did suffer a pre-tax loss of \$1.8 million before adjustments but on-time service reached 96 percent, Head noted.

'The decision to hire only experienced, professional drivers and the

...

11/6,K/27 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

14524988 SUPPLIER NUMBER: 83316717 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Notes on current labor statistics.(Statistical Data Included)
Dec, 2001
WORD COUNT: 23854 LINE COUNT: 07611

... time workers.

Notes on the data

The definitions of occupational injuries and illnesses are from Recordkeeping Guidelines for Occupational Injuries and Illnesses (U.S. Department of Labor, Bureau of Labor Statistics...and cross checks fatality information from multiple sources, including death certificates, State and Federal workers' compensation reports, Occupational Safety and Health Administration and Mine Safety and Health Administration records, medical examiner...

...in the fatality census, the decedent must have been employed (that is working for pay, compensation , or profit) at the time of the event, engaged in a legal work activity, or...

...4.6 4.6 4.7

Employment Cost Index (2)

Percent change in the ECI,

compensation :

All workers (excluding farm,
household and Federal workers)

...	4.7	4.5	4.3	3.4	4.1	1.1	.9
-----	-----	-----	-----	-----	-----	-----	----

Employment Cost Index (2)

Percent change in the ECI,

compensation :

All workers (excluding farm,
household and Federal workers)

...	138.0	1.3	1.0	1.0	.7
-----	-------	-----	-----	-----	----

39. Indexes of productivity, hourly compensation, and unit costs,
quarterly data seasonally **adjusted**

(1992 = 100)

Item	1998	
	III	IV
Business		
Output per hour of all persons	110.8	111.8
Compensation per hour	120.3	121.6
Real compensation per hour	105.0	105.7
Unit labor costs	108.6	108.8
Unit nonlabor payments	114.5	114.6
Implicit price...		
...hour of all persons	110.5	111.4
Compensation per hour	119.8	120.9
Real compensation per hour	104.5	105.1
Unit labor costs	108.4	108.6
Unit nonlabor payments	115.7	115.8
Implicit price...		
...hour of all employees	113.1	113.7
Compensation per hour	116.7	117.8
Real compensation per hour	101.8	102.4
Total unit costs	102.5	103.2
Unit labor costs	103.2	103.6
Unit nonlabor...		
...hour of all persons	125.7	126.8
Compensation per hour	118.0	119.0
Real compensation per hour	103.0	103.4
Unit labor costs	93.9	93.9

Item	1999			
	I	II	III	IV
Business				
Output per...				
...112.5	112.7	114.0	116.1	
Compensation per hour	123.0	124.3	125.9	127.1
Real compensation per hour	106.4	106.8	107.4	107.6
Unit labor costs	109.3	110.4	110.5	109.5
Unit...				
...111.9	112.0	113.4	115.6	
Compensation per hour	122.1	123.4	125.0	126.3
Real compensation per hour	105.6	106.0	106.6	107.0
Unit labor costs	109.0	110.2	110.2	109.3
Unit...				

...114.6	115.3	116.6	118.3				
Compensation per hour				119.0	120.3	121 .8	123.0
Real compensation per hour				103.0	103.3	103 .9	104.2
Total unit costs				103.2	103.7	104.0	103.9
Unit...							

...128.9	130.2	131.9	135.0				
Compensation per hour				119.9	121.2	122 .8	124.1
Real compensation per hour				103.7	104.1	104 .7	105.2
Unit labor costs				93.0	93.1	93.1	91.9

2000...

...115.0	117.1	117.4	118.2				
Compensation per hour				129.0	131.7	133 .8	136.8
Real compensation per hour				108.1	109.6	110 .3	112.0
Unit labor costs				112.1	112.5	114.0	115.7
Unit...							

...114.5	116.3	116.7	117.4				
Compensation per hour				128.4	130.7	133 .0	135.9
Real compensation per hour				107.6	108.8	109 .7	111.3
Unit labor costs				112.1	112.4	114. ...	
117.7	119.7	120.9	121.4				
Compensation per hour				124.7	127.2	129 .3	132.3
Real compensation per hour				104.5	105.8	106 .6	108.3
Total unit costs				105.9	106.0	106.6	108.2
Unit...							

...135.2	137.3	139.4	141.3				
Compensation per hour				125.9	128.1	131 .2	135.2
Real compensation per hour				105.5	106.6	108 .3	110.7
Unit labor costs				93.2	93.3	94.1	95.7

2001...

...all persons	118.2	118.9	119.5				
Compensation per hour				138.2	140.4	141 .8	
Real compensation per hour				112.3	113.0	113 .9	
Unit labor costs				117.2	118.1	118.6	
Unit nonlabor payments				111.8...			

...all persons	117.4	118.0	118.8				
Compensation per hour				137.6	139.2	140 .7	
Real compensation per hour				111.5	112.0	113 .0	
Unit labor costs				117.2	117.9	118.5	
Unit nonlabor payments				113.1...			

...hour of all employees	121.5	122.6	--				
Compensation per hour				134.1	136.1	--	
Real compensation per hour				108.7	109.5	--	
Total unit costs				109.6	110.6	--	
Unit labor costs				110.3	111.1	--	
Unit nonlabor...							

...all persons	140.0	140.3	140.7				
Compensation per hour				137.2	139.3	141 .1	
Real compensation per hour				111.3	112.1	113 .3	
Unit labor costs				98.0	99.3	100.3	
40. Annual indexes of muldifactor...	68.9	82.0	95.3	96.4			
Compensation per hour				14.3	23.7	54	
.6 90.5 95.0							
Real compensation per hour				62.8	79.5	90	
.0 96.3 97.5							
Unit labor costs				27.5	34.4	66.5	95...

11/6,K/28 (Item 2 from file: 148)

DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

10282795 SUPPLIER NUMBER: 20841798 (USE FORMAT 7 OR 9 FOR FULL TEXT)
SLAs Guarantee Frame Relay Performance.(service-level agreements)
(Technology Information)

June 15, 1998

WORD COUNT: 1331 LINE COUNT: 00110

... anyone affected by April's AT&T frame relay outages -- they'd rather have good **service** than **compensation** for their **lost** connectivity.

What does an SLA guarantee?

There are four basic items that should be covered...

...main step in preparing for an SLA is baselining the network's performance. This involves **monitoring** performance over a period of **time**, usually a minimum of three months, and reviewing the performance data for any trends that...

11/6,K/29 (Item 3 from file: 148)

DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

09914407 SUPPLIER NUMBER: 18604495 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commentary on the Disability Discrimination Act 1995.

June, 1996

WORD COUNT: 3817 LINE COUNT: 00303

... with provision for a questionnaire procedure, tribunal application, conciliation by the Advisory, Conciliation and Arbitration **Service** (ACAS), and **compensation** for both economic **loss** and injury to feelings.

The act imposes an obligation on employers to make certain adjustments ...be necessary to go on to consider ancillary issues associated with ill health or disability; **time** -keeping, attendance **record**, reliability, prejudices of colleagues and members of the public and the like. Under the DDA...

...of the ancillary reasons and that any employee, disabled or not, with say a bad **time** -keeping **record**, would have been treated the same way. The employer could therefore argue that the operative...

11/6,K/30 (Item 4 from file: 148)

DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08030804 SUPPLIER NUMBER: 17344730 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Slow down, sit back & relax. (understanding the economic trend during 1996) (Planning '96)

July 24, 1995

WORD COUNT: 1600 LINE COUNT: 00129

... past year, more than 50% of spending growth was financed by installment debt, an all- **time** **record**, " Donaid Straszheim, chief economist at Merrill Lynch, wrote in a recent report. "Consumers are leveraged...down about 8%."

He places the blame on the Internal Revenue Service's unprecedented tax **refund** holdback and several other new payments affecting wealthier taxpayers. With April behind us, he thinks...

11/6,K/31 (Item 5 from file: 148)

DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07980750 SUPPLIER NUMBER: 17227148 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The optimal mix of volunteer and paid staff in local governments: an application to municipal fire departments.

July, 1995

WORD COUNT: 9096 LINE COUNT: 00776

... friends or family of present volunteers for recruitment; not infrequently, the job has been passed down between generations of the same family. Recruitment, particularly for service during the daytime hours, came mainly from manufacturing and some agricultural workers (Perkins 1987). We...does not indicate the quality of the personnel or equipment used in the response. Response time data is not generally available and can be inconsistently recorded across departments. For example, in the case for volunteer departments, is the clock turned off...

11/6,K/32 (Item 6 from file: 148)

DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07820763 SUPPLIER NUMBER: 14755260 (USE FORMAT 7 OR 9 FOR FULL TEXT)
DA/DSM '94 show in print. (review of distribution automation, demand-side management equipment displayed)

Jan, 1994

WORD COUNT: 3445 LINE COUNT: 00325

... were provided for advertisers who responded to our mailing.
End-use metering devices
Line of monitoring devices available for end-use metering.
SmartLoggers monitor the actual time when electrical devices are turned on and off, as well as their runtime. Lighting Loggers...

...Solid state meter

Solid state, four-quadrant meter directly measures watthours and varhours. Functions include: time-of-use metering, quality-of-service monitoring, transformer loss compensation, totalization and thermal demand. The Quad4 also calculates power factor, kVAh and kVA, and performs
...R.S. 117

Meter reading system

Fully functional, microprocessor-based meter reading system features real-time power out reporting, remote disconnect of service, voltage monitoring, time of use, peak demand and interval data load recorder.
American Innovations Inc. Inquire R.S. 118
AM/FM International conference
AM/FM International Conference...

...ArcNET LAN. Facilities include: direct ac-coupled power measurements, fault detection/direction, harmonic analysis, lms time tagging, multiple protocol support and integrated fault recording.

DAQ Electronics Inc. Booth #1106 Inquire R.S. 124

Smart metering Device

Non-proprietary, smart...metering

Implement and validate load control strategies, eliminate free riders, support revenue recovery and real-time pricing with AMR, while monitoring and controlling the feeder network. Reliable, cost-effective solutions provided.

Distribution Control Systems Inc.

Inquire R.S. 145

Power outage monitoring system

System provides real-time power outage monitoring at all levels of circuit distribution. The Locate system uses a telephone network architecture and...features a distributed system architecture for command center applications.

Licom Inc.

Inquire R.S. 153

Monitoring, load analysis

Microprocessor-based, real-time system provides monitoring and verification for DSM projects and end-user load analysis with output

control. The Versitrol...

11/6,K/33 (Item 7 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07194331 SUPPLIER NUMBER: 15134308 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Air Force lethal SEAD. (suppression of enemy air defenses) (Cover Story)
Feb, 1994
WORD COUNT: 3284 LINE COUNT: 00247

... Force's "Mission Needs Statement (MNS) for Lethal Defense
Suppression," however, activates a plan to **compensate** for the loss and,
eventually, carry SEAD successfully beyond the Wild Weasel.

Signed by Gen...sensors -- and the loss of the second set of eyes,
ears and hands which traditionally **monitored** them from the back seat --
with real- **time** off-board sensor information passed directly to the
cockpit.

Last year, as part of the...

11/6,K/34 (Item 8 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06388582 SUPPLIER NUMBER: 13382964 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The impact of a regulation restricting medical house staff working hours on
the quality of patient care.
Jan 20, 1993
WORD COUNT: 4546 LINE COUNT: 00365

... at maximum, 25 fewer hours per week after the regulation. To
compensate for the hours **lost**, an intern's **service** was cross-covered by
another intern on the house staff team after a 24-hour...

...To compare the severity of illness of the two cohorts, comorbid
illnesses present at the **time** of admission were **recorded**, and the
Charlson comorbidity score was calculated for each patient. The Charlson
comorbidity score estimates...that a decision to perform a procedure or a
test was documented in the medical **record** and the **time** when it was
performed. Diagnostic tests that were considered included tests such as
echocardiograms, computed...

11/6,K/35 (Item 9 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06219806 SUPPLIER NUMBER: 13277508 (USE FORMAT 7 OR 9 FOR FULL TEXT)
U.S. mergers and acquisitions. (The M&A Rosters: First Quarter 1992)
July-August, 1992
WORD COUNT: 79730 LINE COUNT: 07395

... Comparator Systems Corp. acq. Largo Vista Inc.
Irvine, CA Orange, CA
Revenues: \$100,000 Net **Loss** : \$1,988,000 Year End: 6-30-90 Terms:
Comparator Systems acquired Largo Vista for...Segundo, CA
New York, NY Revenues: \$257,820,000
Revenues: \$37,285,000,000 Net **Loss** : \$2,356,000
Net Inc.: \$2,735,000,000 Year End: 6-30-91
Year...support of electronic identification systems and components.
The Home Escort is an electronic home arrest **monitoring** system. The
system is comprised of a real **time**, electronic, radio frequency
transmitter that is placed on an offender's ankle and it produces...unit of
Alexander & Alexander Services Inc., is a third-party insurance
administrator of workers' compensation **insurance** claims. It has offices
in Fort Lauderdale, Fla., and Baton Rouge, La. It has 450...Health Network
operates a Preferred Provider Organization network for managed health care

and workers' compensation **services** in California. Effective Date: 3-2-92
65 REAL ESTATE
EKS Inc. acq. First Osceola...

11/6,K/36 (Item 10 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06176055 SUPPLIER NUMBER: 12962403 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tips on advertising and service quality from BMA show. (Bank Marketing Association)
Nov, 1992
WORD COUNT: 1671 LINE COUNT: 00130

... quality. Almost every speaker at the BMA conference talked about the importance of good customer **service**, saying that it can be a remedy for **lost** market share, depressed profitability, and other ills.

L. Biff Motley, executive vice-president and director...downtime, abandoned calls, and other operational factors. All service quality data should be tracked over **time** to **monitor** improvement.

(4) Develop a reward and recognition program. "You need something theatrical," Motley said. Premier...

11/6,K/37 (Item 11 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

05792091 SUPPLIER NUMBER: 11866708 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The M&A Rosters; third quarter 1991.
Jan-Feb, 1992
WORD COUNT: 104170 LINE COUNT: 10201

... six major lines of business, consisting of books, magazines, filmed entertainment, programming, cable television, and **recorded** music and music publishing. Its magazines segment publishes **Time**, Sports Illustrated, Fortune, Money, People, Entertainment Weekly, Southern Living, Travel South, Parenting, and Cooking Light...in the southwestern, western, and midwestern regions of the U.S. It utilizes real-time, **online** management information systems to track shipments and monitor **equipment** utilization, and to assist management in long-range planning and trend analysis. Its intermodal operations...and Commercial Bankers Life Insurance Co. Fremont Insurance Group underwrites, sells, and services workers' compensation, **medical** malpractice, and assumed facultative reinsurance, mainly in California. Commercial Bankers Life Insurance underwrites universal life...

11/6,K/38 (Item 12 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

05223633 SUPPLIER NUMBER: 10670706 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Food Safety Act: 25 things you need to know. (Great Britain)
Feb, 1991
WORD COUNT: 3212 LINE COUNT: 00251

... of the food business, for information purposes only. It may be useful for officers to **record** the **time** of service, even when the postal service is used. Corroboration of service is required in...when an emergency prohibition notice has been served.

Compensation is payable in respect of 'any **loss**' which is directly attributable to the wrongful **service** of the notice. The enforcement authority may assess the amount of **compensation** due taking into account (among other things) the following aspects where applicable:

a: The length...

11/6,K/39 (Item 13 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

05122184 SUPPLIER NUMBER: 10485685 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Output vs. input. (Sales Force Management) (column)
Feb, 1991
WORD COUNT: 1345 LINE COUNT: 00104

... the energy, skills, and knowledge they invest in their work; the quality of their customer service ; their sheer professionalism?

For most sales managers, it boils down to an either-or question: Which is better--management based on output or management based...listen and observe. It also calls on these managers to commit sizable blocks of their time to monitoring and coaching, a process that inevitably involves subjective judgments to some degree.

Still, the input...

11/6,K/40 (Item 14 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

04546113 SUPPLIER NUMBER: 08537913 (USE FORMAT 7 OR 9 FOR FULL TEXT)
State labor legislation enacted in 1989. (state by state survey)
Jan, 1990
WORD COUNT: 24685 LINE COUNT: 01996

... are to pay the wages conceded to be due. Employers are also to maintain employment records for at least 2 years, to notify employees at the time of hiring of the rate of pay and usual day of payment, to notify them...leave, or service credits. Employees are entitled to use any accrued vacation, sick, or other compensatory leave during the leave of absence. These provisions are enforced by the Bureau of Labor...

11/6,K/41 (Item 15 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03324401 SUPPLIER NUMBER: 06095903 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New hype over service in the skies. (airline report cards)
Nov 23, 1987
WORD COUNT: 671 LINE COUNT: 00052

... the quality of its entrees are long gone.'
Experts say individual airlines with good service records could get a boost in December, when on-time performance ratings for individual flights will be available to passengers through travel agents and at...

...require them to set up toll-free consumer hot lines and to compensate passengers for lost or late bags.

So, despite the ballyhoo about better service , frequently frustrated fliers could remain just that as the crushing holiday season approaches.

Table: LATE...

11/6,K/42 (Item 16 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03132604 SUPPLIER NUMBER: 04806026 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Caddy shack. (Sewell Village Cadillac management)
May, 1987
WORD COUNT: 3595 LINE COUNT: 00274

... technicians to strive for 100% FIXED-- 100% RIGHT; colored charts measuring their individual job-performance records ; plaques citing Sewell Village as one of Cadillac's all-time leaders in customer satisfaction.

But the signs are there. Both hang in the entrance to...

...system actually promotes profitability. Like most employees at Sewell Village, service technicians and advisers are **compensated** based on their productivity and managers on the bottom-line performance of their departments. Salespeople...

11/6,K/43 (Item 17 from file: 148)
DIALOG(R) File 148:(c)2004 The Gale Group. All rts. reserv.

03131738 SUPPLIER NUMBER: 04832826 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fleet management. (managers of auto and truck fleets for businesses)
May, 1987
WORD COUNT: 2716 LINE COUNT: 00213

... program. If they pass, they are hired for a 30-day probationary period. During that time, the firm **monitors** the probationary driver's production, courtesy with customers and attitude.
"A driver is also a...

...too much in car body shop repairs and lost service, sales revenue and workmen's **compensation**, a Canton, Mass., auto fleet manager strated a pilot anti-crash program.
"We hate to...

11/6,K/44 (Item 18 from file: 148)
DIALOG(R) File 148:(c)2004 The Gale Group. All rts. reserv.

03131570 SUPPLIER NUMBER: 04809392 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New technology uncertainties blur airframe market trends; an analysis.
May, 1987
WORD COUNT: 5592 LINE COUNT: 00429

... extra-long range as an important factor in expanding the number of point-to-point **service** possibilities and **compensating** for the loss of profit-making stops as fifth-freedom rights dry up.
Airbus projections
According to Stuart surpass that of the all-time **record** holder, the 727, with 1,831 units delivered.
Helping to boost 737 sales over that...

11/6,K/45 (Item 19 from file: 148)
DIALOG(R) File 148:(c)2004 The Gale Group. All rts. reserv.

02969813 SUPPLIER NUMBER: 04397151 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Oil state lawmakers' success rate is mixed in 99th Congress. (oil and gas legislation) (Oil Industry Progress)
Aug 25, 1986
WORD COUNT: 1335 LINE COUNT: 00103

... gas industry and their employees -- or, very often, former employees -- have been beset by a **record** decline in oil prices and earning power at the same time their most cherished relationship with government -- the tax code -- has been under assault.
And while...

...if they lose jobs from the direct competition of oil imports, but workers in the **service** industries would be eligible only if they could blame job **loss** through increased imports of such items as drilling bits.
The Johnston measure would place the...

11/6,K/46 (Item 1 from file: 275)

DIALOG(R)File 275:(c) 2004 The Gale Group. All rts. reserv.

02082161 SUPPLIER NUMBER: 19520473 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tools and test equipment roundup. (telecom equipment) (Buyers Guide)
June, 1997
WORD COUNT: 2691 LINE COUNT: 00216

... up to 50,000 calls.

The information can be viewed either remotely or at the **monitoring** site. Calls can be viewed in real- **time** or browsed after they've been stored. A PC connected to the E4A via a...frequency digital line has been contacted and it helps prevent current draw and the potential **loss** of user **service**. The TS22L features a built-in amplified speaker for handsfree monitoring, loop-length **compensation**, nine 18-digit speed dials, last number redial, tone and pulse dialing, and continuous polarity LEDs. The TS22AL includes a built-in speakerphone for two-way conversations and a **compensation** circuit to reduce environmental noises. The TS22L costs about \$360; The TS22AL costs about \$445...

11/6,K/47 (Item 1 from file: 9)
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

2559113 Supplier Number: 02559113 (USE FORMAT 7 OR 9 FOR FULLTEXT)
U.K. Auto Insurers Caught In Catch-22
August 16, 1999
WORD COUNT: 843

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...is the Ogden Judgment, which cut the rate of interest used to calculate lump-sum **compensation** for auto injuries to 3% from 4.5%. The Ogden is now being pressured to come **down** from 3% to 2%. The National Health **Service** Clawback Bill also allows the National Health Service to regain part of the costs of...

TEXT:

...U.K. Motor premiums are so low that insurers are heading for another year of **record** losses. At the same **time**, they are unable to raise their premiums too high for fear of chasing away their...

11/6,K/48 (Item 1 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

20330699 (USE FORMAT 7 OR 9 FOR FULLTEXT)
State panel upholds consumer forum's order
December 15, 2001
WORD COUNT: 512

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... power amplifier which was removed was not refixed and the same was missing. Hence the **service** company was liable for the **loss** of amplifier.

The **service** station contended that the vehicle was not at all entrusted to them for warranty painting...

... delivered back. Further, the complainant did not report the missing of the articles at the **time** of taking delivery. No material had been placed on **record** by the complainant as to the taperecorder and power amplifier cost except by making an...

... in the service station custody coupled with its admission about the existence of the tape **recorder** alone in the vehicle at the **time** of entrustment.

The forum's order quantifying the cost at Rs. 18,500 could not...

11/6,K/49 (Item 2 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

14767807 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Turkish Court Certifies Armenian Family's Land Claim
January 14, 2001
WORD COUNT: 831

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... as an expert witness and that the 'lot identification' would be carried out during that time by looking at the title records. On 26 July 1999 expert witness Fazli Askar submitted to the court his report related...

... lira. That is a separate story on its own. According to the minivan operators they lost 5.5 trillion Turkish lira when Mayor Durak put in service municipal buses on the routes they operate. That is what they are suing for. Meanwhile...

11/6,K/50 (Item 3 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

05857058 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Investors Flock to Quick, Easy Online Trading
June 20, 1999
WORD COUNT: 1252

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Sons in Carefree.
The benefits of online investing for consumers are numerous:
-- Account balances, transaction records and other personalized information can be checked at any time.
-- Individuals can examine price quotes, news, earnings estimates, company financial data and other research information...service brokers have never been higher. Brokers pulled down an average of \$119,000 in compensation in 1997, the most recent year for which information is available, according to the Securities...

11/6,K/51 (Item 4 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

04619586 (USE FORMAT 7 OR 9 FOR FULLTEXT)
AMERICAN EXPRESS: Ticket TRAX service launches for American Express business travel clients
March 12, 1999
WORD COUNT: 674

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... refunds. In the first four months of in-market trials, American Express' new Ticket TRAX service identified and refunded more than \$2.5 million in lost electronic tickets for 47 corporate clients.

"Ticket TRAX offers corporate travel managers peace of mind...

... only Ticket TRAX takes care of the entire process -- without adding hidden costs in employee time or agency overhead."

The Ticket TRAX system logs a record of all electronic tickets booked by a corporation's employees through American Express Travel. Then

...

11/6,K/52 (Item 5 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

01697746 (USE FORMAT 7 OR 9 FOR FULLTEXT)
India: 'Modest' hike in Rly. fares indicated
May 21, 1998
WORD COUNT: 607

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... class passenger fares. According to sources, the annual plan has been fixed at an all-time record hike of Rs. 9,500 crores - midway between the demand by the Railways for Rs...

... also the highest to the Railways to help it partially compensate for carrying out social service obligations estimated at nearly Rs. 2,000 crores. These include loss of transportation for carrying low rated commodities at below cost, losses on passenger services, uneconomic...

11/6,K/53 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

00502510 20010419109B2251 (USE FORMAT 7 FOR FULLTEXT)
Dime Bancorp Reports a 25% Increase In Quarterly Net Income
Thursday, April 19, 2001 07:36 EDT
WORD COUNT: 5,878

...implementation of SFAS No. 133. With the adoption of the new accounting rule, gains are recorded at the time value is created during the residential mortgage origination process. Under the prior guidelines, the value...loan losses

147,668

NON-INTEREST INCOME	
Loan servicing and production fees	66,844
Banking service fees	15,521
Securities and insurance brokerage fees	10,533
Loss upon designation for sale of mortgage-backed securities	-
Net gains on sales and related activities...	

...3,644

Total non-interest income	133,181
---------------------------	---------

NON-INTEREST EXPENSE	
General and administrative expense:	
Compensation and employee benefits	75,617
Occupancy and equipment	28,114
Other	37,553
Total general...	

11/6,K/54 (Item 1 from file: 613)
DIALOG(R)File 613:(c) 2004 PR Newswire Association Inc. All rts. reserv.

00612729 20010719NETH032 (USE FORMAT 7 FOR FULLTEXT)
Firstfed America Bancorp, Inc. Announces Record EPS for First Quarter of Fiscal Year 2002 And 40% Increase in Dividend
Thursday, July 19, 2001 17:05 EDT
WORD COUNT: 2,458

...President and Chief Executive Officer, Robert F.

Stoico stated, "We are pleased to report all- time record quarterly EPS, as well as a significant increase in the dividend to FAB shareholders. While ...9,123 8,779

Provision for loan losses	300	300
Net interest income		
after loan loss provision	8,823	
8,479		
Non-interest income:		
Service charges on deposit accounts	452	
341		
Loan servicing income	327	374
Insurance commission income	254...	
...Other income	507	427
Total non-interest income	3,966	1,966
Non-interest expense:		
Compensation and employee benefits	4,643	
4,308		
Office occupancy and equipment	1,083	1,064
...		

11/6,K/55 (Item 1 from file: 624)
DIALOG(R)File 624:(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

01090079

Give Them the Drudge Work: The Web makes it easier than ever to offload the tasks you hate. But who can you trust?

June 12, 2000

Word Count: 1,315 *Full text available in Formats 5, 7 and 9*

TEXT:

... the old-fashioned way, the Net's 24-7 environment can produce bigger savings in time and cost--plus give you instant access to your records on the outsourcers' computers. The market for Web-based services is expected to explode from...

TABLE:

... SYSTEMS: That's techspeak for a backup. If a vendor's servers or databases go down, a backup system should kick in automatically.

SERVICE LEVEL AGREEMENT: If your vendor fails to meet minimum requirements, you should get compensation. Hire a consultant specializing in such pacts or get a handbook, at www.servicelevelagreements.com...

11/6,K/56 (Item 2 from file: 624)
DIALOG(R)File 624:(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0598717

SECOND-QUARTER EARNINGS PER SHARE DOWN 3% AS SIX COMPANIES LOSE MONEY

August 22, 1994

Word Count: 1,553 *Full text available in Formats 5, 7 and 9*

TEXT:

...result SJL&P eliminated a regulatory liability that had been established after the 1993 order, recording a one-time adjustment that reduced pension expense by about \$5.9-million and boosted related income tax... state Supreme Court.

Partially offsetting these losses was a \$46-million pretax gain from a refund of previously paid federal income taxes on TMI, under a settlement with the Internal Revenue Service.

SDG&E lost \$35,134,000, down from a \$42,048,000 profit a year before, on operating revenues of \$462,980...